



Georgia Flood Fact Sheet

Summer Storms & Hurricane Season

*Floods are a common and costly natural hazard in Georgia, whether caused by the flowing waters of Georgia's rivers, creeks, and streams, or heavy rain resulting from tropical storms and hurricanes. The results of flooding can be devastating and while some floods develop over time, others can occur within minutes. Residents need to protect their homes and assets with flood insurance **now**—before a weather event occurs and it is too late.*

GEORGIA FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are nearly 97,000 flood insurance policies in force in Georgia, almost 56,000 of which are in high-risk areas. However, **many of the households remain at risk**—fewer than three percent of households are protected with flood insurance.

GEORGIA FLOOD RISKS

Hurricanes. Hurricanes bring strong winds, heavy rains and flying debris. Major hurricanes can create storm surge in coastal areas and heavy rain and flooding hundreds of miles inland. In July 2005, Hurricane Dennis struck Georgia causing severe flooding in parts of the state. Portions of southwest Georgia reported up to 12 inches of rain, with flash flooding damaging hundreds of homes and business. According to officials, Dennis caused an estimated \$1.6 million in damages in Cherokee County alone.

Heavy Rains. All areas of the state are at heightened risk for flooding due to heavy rains. This excessive rainfall can happen during any season, putting property at risk year round. In September 2009, heavy rains caused severe flooding in Atlanta and surrounding areas, with northern parts of the state receiving as much as 15 inches of rain over three days. Approximately 1,000 homes were flooded and around 30,000 people suffered from power outages. Damages from these torrential rains were estimated at \$250 million.

Tropical Storms. Wind speeds do not tell the entire story when it comes to tropical storms. Intense rainfall, not directly related to the wind speed of a tropical storm,

often causes the most damage. In July 2004, Tropical Storm Alberto stalled over Georgia, causing massive flooding. At least 30,000 Georgians were forced from their homes due to rising waters. Officials estimated the damage to roads and buildings in Albany alone exceeded \$500 million.

BE FLOODSMART—REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk by entering your address at FloodSmart.gov “Assess Your Risk.” Insurance agents can also help confirm your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and ensure everyone knows the contact’s address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they cannot get damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a typically a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit FloodSmart.gov or call **1-800-427-2419** to learn about individual flood risk, explore coverage options and to find an agent in your area. **Most standard homeowners policies do not cover flood damage**, but flood insurance may be more affordable than you think. The average flood insurance policy costs about \$600 a year, and rates start as low as \$129 a year for homes in moderate-to-low risk areas.

